



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor application of:
LASCELLES, et al

Application No.: 09/991,894

Filed: November 13, 2001

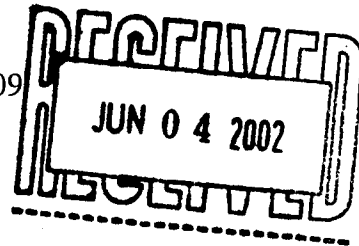
For: ON-LINE BALANCE TRANSFERS

Atty. Docket No.: NEXTP009

Examiner: Unassigned

Group: 2165

Date: May 21, 2002



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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on May 21, 2002.

Signed: _____

Pat Tate
Pat Tate

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(c) BEFORE MAILING OF A FIRST OFFICE ACTION

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

Attny Dkt No. NEXTP009

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP009).

Respectfully submitted,

VAN PELT & YI LLP

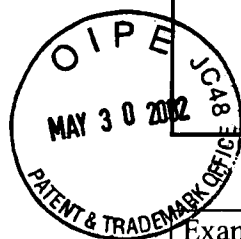


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Form 1449 (Modified)	Atty Docket No. NEXTP009
Information Disclosure Statement By Applicant	Application No.: 09/991,894
	Inventor Lascelles, et al
	Group 2165
	Filing Date November 13, 2001
(Use Several Sheets if Necessary)	

**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
/E.C./	A	6,064,987	May 16, 2000	Walker, et al	705	38	Oct. 7, 1997
/E.C./	B	6,349,290	Feb 19, 2002	Horowitz, et al	705	35	June 30, 1999
	C						
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Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							
	N							
	O							
	P							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	
	S	
	T	
Examiner	/Ella Colbert/ (03/07/2011)	Date Considered 03/07/2011

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.